

**Calificación de la Cartera Crediticia
por Grado de Riesgo
MARZO 2010**

(Miles de Pesos y Porcentajes)

	TOTAL		BANAMEX		BBVA-BANCOMER		SANTANDER		SCOTIABANK-INVERLAT		HSBC	
Calificación de la Cartera por Grado de Riesgo	1,964,728,191	100	401,572,234	100	538,695,000	100	220,088,000	100	102,813,000	100	150,178,000	100
A Minimo	1,438,345,156	73.21	313,790,101	78.14	382,316,000	70.97	179,871,000	81.73	81,427,000	79.20	77,224,000	51.42
B Bajo	409,905,218	20.86	76,665,364	19.09	111,404,000	20.68	30,901,000	14.04	17,174,000	16.70	53,906,000	35.89
C Medio	47,417,303	2.41	6,685,152	1.66	16,532,000	3.07	4,228,000	1.92	1,367,000	1.33	4,918,000	3.27
D Alto	26,788,360	1.36	2,688,156	0.67	10,224,000	1.90	3,249,000	1.48	1,795,000	1.75	4,751,000	3.16
E Irrecuperable	15,161,069	0.77	915,744	0.23	1,416,000	0.26	1,058,000	0.48	790,000	0.77	1,047,000	0.70
No Calificada	301,152	0.02	262,784	0.07	0	0.00	0	0.00	0	0.00	0	0.00
Exceptuada	26,809,933	1.36	564,933	0.14	16,803,000	3.12	781,000	0.35	260,000	0.25	8,332,000	5.55
Provisiones Preventivas	90,405,591	100	12,510,234	100	24,673,000	100	10,213,000	100	3,864,000	100	9,847,000	100
A Minimo	8,286,255	9.17	1,844,356	14.74	2,279,000	9.24	858,000	8.40	410,000	10.61	475,000	4.82
B Bajo	29,507,789	32.64	5,171,955	41.34	5,448,000	22.08	4,316,000	42.26	971,000	25.13	3,817,000	38.76
C Medio	15,742,036	17.41	2,357,555	18.85	5,861,000	23.75	1,568,000	15.35	479,000	12.40	1,513,000	15.37
D Alto	19,312,769	21.36	1,959,594	15.66	7,593,000	30.77	2,375,000	23.25	1,257,000	32.53	2,981,000	30.27
E Irrecuperable	15,222,702	16.84	913,990	7.31	1,456,000	5.90	1,096,000	10.73	747,000	19.33	1,061,000	10.77
Provisiones adicionales para interese vencidos sobre operaciones vigentes	269,729	0.30	262,784	2.10	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones adicionales	2,064,311	2.28	0	0.00	2,036,000	8.25	0	0.00	0	0.00	0	0.00

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	BANORTE		INBURSA		MIFEL		INVEX		IXE		BANREGIO	
Calificación de la Cartera por Grado de Riesgo	239,136,000	100	168,616,000	100	14,977,675	100	7,148	100	25,071,032	100	16,750	100
A Minimo	206,891,000	86.52	79,627,000	47.22	10,209,717	68.17	4,328	60.55	22,845,312	91.12	10,593	63.24
B Bajo	23,961,000	10.02	74,720,000	44.31	4,564,991	30.48	2,117	29.62	1,847,642	7.37	5,604	33.46
C Medio	4,681,000	1.96	7,294,000	4.33	37,210	0.25	351	4.91	62,221	0.25	185	1.10
D Alto	2,295,000	0.96	591,000	0.35	38,966	0.26	188	2.63	32,228	0.13	183	1.09
E Irrecuperable	1,201,000	0.50	6,384,000	3.79	126,791	0.85	164	2.29	283,629	1.13	185	1.10
No Calificada	38,000	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Exceptuada	69,000	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones Preventivas	7,237,000	100	16,061,000	100	460,615	100	600	100	532,874	100	834	100
A Minimo	1,196,000	16.53	513,000	3.19	62,319	13.53	38	6.33	142,312	26.71	64	7.67
B Bajo	1,570,000	21.69	7,044,000	43.86	225,453	48.95	172	28.67	72,110	13.53	381	45.68
C Medio	1,619,000	22.37	1,661,000	10.34	10,951	2.38	123	20.50	12,977	2.44	64	7.67
D Alto	1,637,000	22.62	442,000	2.75	26,006	5.65	118	19.67	21,713	4.07	126	15.11
E Irrecuperable	1,215,000	16.79	6,375,000	39.69	126,683	27.50	149	24.83	283,762	53.25	181	21.70
Provisiones adicionales para interese vencidos sobre operaciones vigentes	0	0.00	0	0.00	6,945	1.51	0	0.00	0	0.00	0	0.00
Provisiones adicionales	0	0.00	26,000	0.16	2,258	0.49	0	0.00	0	0.00	18	2.16

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	BAJIO		AFIRME		BANSI		BANK OF TOKYO		BANK OF AMERICA		THE ROYAL BANK OF SCOTLAND	
Calificación de la Cartera por Grado de Riesgo	59,582,345	100	10,998	100	6,187,909	100	1,832,068	100	2,838,617	100	648,000	100
A Minimo	50,517,103	84.79	9,151	83.21	2,885,238	46.63	1,218,845	66.53	1,612,489	56.81	475,000	73.30
B Bajo	6,966,098	11.69	1,450	13.18	2,702,931	43.68	566,055	30.90	1,226,128	43.19	173,000	26.70
C Medio	544,271	0.91	104	0.95	446,802	7.22	47,168	2.57	0	0.00	0	0.00
D Alto	326,889	0.55	130	1.18	49,851	0.81	0	0.00	0	0.00	0	0.00
E Irrecuperable	1,227,616	2.06	163	1.48	103,087	1.67	0	0.00	0	0.00	0	0.00
No Calificada	368	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Exceptuada	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones Preventivas	2,315,001	100	437	100	467,402	100	69,575	100	99,077	100	9,000	100
A Minimo	311,753	13.47	50	11.44	22,819	4.88	8,961	12.88	4,201	4.24	2,000	22.22
B Bajo	294,144	12.71	81	18.54	130,467	27.91	51,181	73.56	94,876	95.76	7,000	77.78
C Medio	246,093	10.63	37	8.47	170,064	36.38	9,433	13.56	0	0.00	0	0.00
D Alto	235,681	10.18	91	20.82	41,574	8.89	0	0.00	0	0.00	0	0.00
E Irrecuperable	1,227,330	53.02	161	36.84	102,478	21.93	0	0.00	0	0.00	0	0.00
Provisiones adicionales para interese vencidos sobre operaciones vigentes	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones adicionales	0	0.00	17	3.89	0	0.00	0	0.00	0	0.00	0	0.00

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	ING. BANK		AZTECA		VE POR MAS		JP MORGAN		COMPARTAMOS		MULTIVA	
Calificación de la Cartera por Grado de Riesgo	5,016	100	23,132,826	100	8,945,000	100	174,744	100	8,454	100	5,778	100
A Minimo	4,370	87.12	19,242,157	83.18	7,934,800	88.71	174,744	100.00	7,537	89.15	4,358	75.42
B Bajo	646	12.88	2,166,157	9.36	841,100	9.40	0	0.00	649	7.68	1,063	18.40
C Medio	0	0.00	413,502	1.79	131,200	1.47	0	0.00	55	0.65	160	2.77
D Alto	0	0.00	712,184	3.08	32,500	0.36	0	0.00	78	0.92	12	0.21
E Irrecuperable	0	0.00	598,826	2.59	5,400	0.06	0	0.00	135	1.60	185	3.20
No Calificada	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Exceptuada	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones Preventivas	68	100	1,789,621	100	232,800	100	6,393	100	277	100	324	100
A Minimo	30	44.12	102,559	5.73	47,300	20.32	6,393	100.00	38	13.72	26	8.02
B Bajo	25	36.76	235,900	13.18	53,800	23.11	0	0.00	26	9.39	50	15.43
C Medio	0	0.00	177,779	9.93	49,500	21.26	0	0.00	23	8.30	51	15.74
D Alto	0	0.00	712,866	39.83	28,200	12.11	0	0.00	58	20.94	7	2.16
E Irrecuperable	0	0.00	560,517	31.32	54,000	23.20	0	0.00	132	47.65	185	57.10
Provisiones adicionales para interese vencidos sobre operaciones vigentes	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Provisiones adicionales	13	19.12	0	0.00	0	0.00	0	0.00	0	0.00	5	1.54

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	CIBANCO		WOLKSWAGEN	
Calificación de la Cartera por Grado de Riesgo	168,841	100	1,247	100
A Minimo	168,841	100.00	1,084	86.93
B Bajo	0	0.00	105	8.42
C Medio	0	0.00	21	1.68
D Alto	0	0.00	25	2.00
E Irrecuperable	0	0.00	12	0.96
No Calificada	0	0.00	0	0.00
Exceptuada	0	0.00	0	0.00
Provisiones Preventivas	893	100	56	100
A Minimo	893	100.00	5	8.93
B Bajo	0	0.00	11	19.64
C Medio	0	0.00	10	17.86
D Alto	0	0.00	18	32.14
E Irrecuperable	0	0.00	12	21.43
Provisiones adicionales para interese vencidos sobre operaciones vigentes	0	0.00	0	0.00
Provisiones adicionales	0	0.00	0	0.00